Date 1/31/25 Page 1 Primary Account XXXXXXXXXXX9695

MANZANITA LANE LLC DIP ACCOUNT CASE 24-51277-hlb 8545 DOUBLE R BLVD STE 101 RENO NV 89511-2273

Account Title: MANZANITA LANE LLC

DIP ACCOUNT

CASE 24-51277-hlb

TOTALLY FREE BUSINESS	CHECKING	Number of En	closures	1
Account Number	xxxxxxxxxxxx9695	Statement Da	tes 1/13/25	thru 2/02/25
Previous Balance	.00	Days in the	statement peri	od 21
1 Deposits/Credits	1,007.28	Average Ledg	er	1,007.28
Checks/Debits	.00	Average Coll	ected	1,007.28
Service Charge	.00	_		
Interest Paid	.00			
Ending Balance	1,007.28			
	Activity i	in Date Order		
Date Description		ithdrawals	Deposits	Balance
1/13 DDA Regular Depo		.00	1,007.28	1,007.28



#### **How to Balance Your Account**

Reconciling your account statement is an important step to ensure that all transactions are correct and accounted for. Reconciling involves comparing the items in your checkbook which the bank has not processed and those on the bank statement but not recorded in your checkbook. Use the steps below to reconcile your checkbook to the bank statement. Glacier Family of Banks also offers an online checkbook reconciliation on each division's website. Type "checkbook" in the Search option to access it.

- Mark off each item against your checkbook. Those not marked will be outstanding items
- Note any bank or other charges or automatic deposits on the statement, not in your checkbook.
- Fill in the following form to complete reconcilement.

(ATM/Debit Card withdrawals, checks written but not yet charged to your account)				
heck No.	Amount	Check No.	Amount	
·-				
Subtotal		Subtotal		

Outstanding Items

Checkbook Balance	\$
Add any deposits including automatic deposits not	+
yet entered in your checkbook	+
(be sure to enter them)	+
	+
Subtotal	\$
Subtract Service Charge (here and Inyour checkbook)	•
Subtract any automatic loan payments or other	•
automatic charges not yet entered in your checkbook (be sure to subtract from checkbook)	•
	•
	•
	•
Adjusted Checkbook Balance	\$

Checking Balance (shown on the statement)	\$
Add deposits outstanding not yet credited	+
to your account (include any automatic deposits	+
expected, not yet credited)	+
	+
	+
Subtotal	\$
	•
Subtract Outstanding Items (use the subtotal	•
amount)	•
	•
	•
Adjusted Statement Balance	\$

Adjusted Checkbook Balance and Adjusted Statement Balance Should Agree

### Important Information Concerning Your Account

### IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS ON YOUR CONSUMER ACCOUNT

Telephone us or write us at the phone number and address on the front of this statement as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

- Tell us your name and account number (if any)
- Describe the error or the transfer you are unsure about and explain as clearly as you can why you believe there is an error or why you need more information
- 3) Tell us the dollar amount of the suspected error

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will recredit your account for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation.

# HOW FINANCE CHARGES ARE CALCULATED ON OVERDRAFT CHECKING AND LINES OF CREDIT

- A. Finance charges are imposed on principal advances under your line and begin to accrue on the day an advance is posted to your line: THERE IS NO GRACE PERIOD. We figure (a portion of) the finance charge on your account by applying the periodic rate to the "average daily balance" of your account (including current transactions). To get the "daily balance" we take the beginning balance of your account each day, add any new (purchases/advances/loans), and subtract any payments or credits (and unpaid finance charges). This gives us the daily balance. Then, we add up all the daily balances the billing cycle and divide the total by the number of days in the billing cycle. This gives us the "average daily balance".
- B. New Balance Calculation

The New Balance shown on the face of this statement is calculated by (1) Starting with the "Beginning Balance" (the New Balance from the previous month's statement) (2) subtracting total payments and (3) adding total advances (including, if applicable, Credit Life premiums, check printing charges, returned check charges, or any other

miscellaneous charges outlined in your loan agreement) and (4) adding total Finance Charges.

C. Payments

The minimum periodic payment shown on the front of this statement:

 will, in the case of OVERDRAFT PROTECTION LINE OF CREDIT, be automatically deducted from your checking account at the end of each billing cycle normally thirty (30) days

or

 must, in the case of LINE OF CREDIT ACCCOUNTS, be delivered or mailed with the coupon section of this statement and check, money order or cash to the bank of account.

Payments shall be applied first to any unpaid Finance Charges and second to the principal balance outstanding.

## IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR BILL

If you think your bill is wrong or if you need more information about a transaction on your bill, write us (on a separate sheet) at the address shown on your bill as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

In your letter give us the following information:

Your name and account number

The dollar amount of suspected error

Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

## REPURCHASE AGREEMENT AND FDIC INSURANCE

Customer funds held in a Repurchase Agreement are not a deposit and therefore not insured by the FDIC. Such funds are subject to the terms and limitations of the Sweep Account Master Repurchase Agreement.